

Voluntary Benefits

Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date¹. You can use this money however you like. For example, you can use it to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs or any of your regular household expenses. Critical Illness Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

If you enroll in Critical Illness Insurance coverage, you have access to the Wellness Benefit, which provides a yearly benefit if you complete a health screening test, whether or not there were any out-of-pocket costs. The Wellness Benefit is designed to help you maintain a healthy lifestyle with tests that screen for a wide range of potential illnesses and diseases.

¹See the marketing brochure, certificate of coverage and any applicable riders for a complete list of covered conditions, along with complete provisions, exclusions and limitations.

Critical Illness Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy provisions and availability may vary by state.

Accident Insurance

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date¹. Get a benefit payment to spend on deductibles, groceries, gas, utilities, or anything you'd like. Accident Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

If you enroll in Accident Insurance coverage, you have access to the Wellness Benefit, which provides a yearly benefit if you complete a health screening test, whether or not there were any out-of-pocket costs. The Wellness Benefit is designed to help you maintain a healthy lifestyle with tests that screen for a wide range of potential illnesses and diseases.

¹See the marketing brochure, certificate of coverage and any applicable riders for a list of covered accidents, along with complete provisions, exclusions and limitations.

Accident Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy provisions and availability may vary by state.

Hospital Indemnity Insurance

Hospital Indemnity Insurance pays a benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility on or after your coverage effective date¹. You can use this money for any expense you'd like. Childcare, groceries, help around the house—it's up to you. Hospital Indemnity

Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

If you enroll in Hospital Indemnity Insurance coverage, you have access to the Wellness Benefit, which provides a yearly benefit if you complete a health screening test, whether or not there were any out-of-pocket costs. The Wellness Benefit is designed to help you maintain a healthy lifestyle with tests that screen for a wide range of potential illnesses and diseases.

¹See the marketing brochure, certificate of coverage and any applicable riders for the definition of covered facilities, along with complete provisions, exclusions and limitations.

Hospital Confinement Indemnity Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya[®] family of companies. Policy provisions and product availability may vary by state.